

C. M. B. A.

THE SEVENTEENTH TRIENNIAL CONVENTION

The most momentous Convention in the history of the Catholic Mutual Benefit Association of Canada, held its closing session, after three days in the City of Quebec, last Friday morning at 3 a. m. with the election and installation of the Grand

In addition to the Grand Officers, there were 157 credentialed delegates present, less than one half the numer at former Conventions, this latter fact is due to the amended constitution, whereby only branches of 25 qualified members or more were entitled to representation. Another feature of the smaller representation is the reduction of the cost of Con ventions, as it is estimated that the sum of \$8,000 will be saved the Association in the cost of the Con-

vention just closed. The uneasiness resulting from the increase of rates and causing the loss of part of the older membership was proven to have been unavoidable, as select committee, chosen from the floor of the Convention, and composed of menstrongly opposed to the drastic increase of rates, reported that the readjustment of rates was necessary, just and inevitable.

Mr. Barnard, the Actuary, presented a comprehensive and detailed report of his investigations and his findings were approved of by the Govern ment Insurance Department, who also in a letter from Mr. Finlayson, Government Actuary, endorsed his judgment that the rates adopted would place the C. M. B. A. on an actuarily solvent basis permanently.

Owing to the large from membership a revaluation of existing policies was recommended by the Committee and adopted by the Convention and ordered forth with. While it was admitted by all that the increased burden was heavy and impossible to be borne by some of the older members, it was not generally known that this burden would have been still greater had not the sum of \$400,000 been distributed and apportioned on the policies of all members in good standing, sixty five years of age and over, and should the revaluation now in progress, show an available cash surplus, it will be used in a similar manner, for the relief of members initiated prior to 1907,

fifty-five years and over. Next to the question of rates, that of the Associaton's Executive was the most interesting and important. The almost universal desire for a change and the wishes of the old executive to retire was apparent soon after the session had opened. The positions of Honorary President, Honorary 1st Vice and Honorary 2nd Vice Presidents, were created and conferred upon the Hon. Justice M. F. Hackett, Hon. A. D. Richard and Bernard O'Connell, Esq., respectively. The elections resulted in an entirely new personnel to the Grand Offices as follows: F. J. Curran, K. C., Grand President, Montreal; A. E. Vigneault, 1st Grand Vice-President, Bathurst. N. B.; W. G. Sutherland, 2nd Vice Pres., Smith's Falls, Ont.; John J. Behan, Grand Secretary, Kingston, Ont.; William J. McKee, Grand Treasurer, Windsor, Ont.; Grand Trustees, James I. Brady, Montreal; W. E. Farrell, Fredericton, N.B.; B. A. Bourgeois, Moncton, N. B.; H. E. R. Stock, Toronto, Ont.; John A. McDougall, Glace Bay, N. S.

The appointments of Grand Solicitor and Grand Medical Examiner, will be made in October by the new board of Trustees.

As a direct result of the Convention, confidence in the C. M. B. A. has been re-established and an active educational campaign on sound fraternal insurance has been inaugur-

MAN'S GUARDIAN ANGEL ON EARTH

Woman is the guardian angel of man. She sets before him an example of all that is pure and elevated, all that is tender and loving, love to overcome his coarser and ruder nature. She consoles him in misfortune, animates him in discouragement, checks and softens him in Presbyterian church. the moment of triumph and prosper-

the wretched. Oh, the greatness, the beauty, the blessedness of true Catholic women! More lovely in her soul than the morning dawning, purer in her heart than the untrodden snow, braver and stouter her unconquered spirit than armies with their rifles and machine guns! She is tender and patient and loving and faithful and true the charity and truth of Christ Himself .- Rev. J. Havens Richards, S. J.

DEATH OF MRS. McGRATH

Eganville, Ont., on Sunday, Aug. 27, one of earth's noble women in the person of Mrs. Michael McGrath. Deceased had been ailing for some weeks, but hope was held out for her recovery. God had decreed otherhowever, and, despite the loving care of devoted children, gradually weakened till on Sunday evening, amid the prayers and tears of a household, she calmly breathed The late Mrs. McGrath possessed a

most beautiful character, and enjoyed the respect and love of all who knew her. But in her own home she most manifested her qualities of mind and heart. Her patience and resignation in trials, her generous self-sacrifice, and her mild and gentle manner are an inspiration for her bereaved chil-Of her can it be truly said, "Her children rose up and called her blessed." During her illness she was faithfully attended by her parish priest, and there is little doubt that she has heard those words, which she ever kept before her in life, the hope of which upbore her in all her trials. "Well done thou good and faithful servant; be-cause thou hast been faithful over a few things, I will place thee over many things.'

The deceased whose maiden name was Margaret Grace, was born at Almonte fifty-seven years ago, a daughter of the late James Grace and his deceased wife, Mary Foley. Thirty-two years ago she married Michael McGrath who survives with a family of six children. They are Ignatius and John in Arran, Sask., Morgan of St. Jerome's College, Berlin, Matthew, Mary and Loretto at home. The funeral, which was a very large one, took place on Tuesday morning to St. James Church, where High Mass was celebrated by Rev. Father O'Gorman who also delivered an eloquent discourse on death. After the chanting of the Libera the remains were conveyed to the ce tery and interred in the family plot.

SETS PRESBYTERIANS RIGHT

ON VIRGIN BIRTH OF CHRIST

Rev. Dr. Frederick N. McMillan, (Presbyterian) From the Cincinnati Commercial Tribune, June 19, 1916.

"To the careful and sympathetic student of revelation the virgin birth of Jesus is a beautiful and logical fact. The seer of Israel looked down the centuries and saw the incarnation of the Son of God. He said 'Behold a virgin shall conceive and bear a son and shall call his name Emmanuel.' "A supernatural being has a super-

natural advent into the world. Matthew and Luke in no vague or obscure way, but as integral and the narratives of the virgin birth "Matthew says: 'When his mother Mary, had been bethrothed to Joseph,

before they came together, she was found with child of the Holy Spirit.' "Luke says: 'The angel said to a virgin, thou shalt conceive and bring forth a son and shall call his name Jesus, and the holy thing which is

begotten shall be called the Son of "Evidently the virgin birth of Jesus is not a theory to be argued, it is a fact to be believed and proclaimed when the Bible says that God created the world out of nothing by the word of His power; that Jesus raised Lazarus from the dead; that upon His sacrificial cross He redeemed the world; that He rose from the dead the third day; that He was born of the Virgin Mary, the Bible means exactly what it says. To a capable and logical mind it is apparent that in order to be consistent the one who refuses to believe in the virgin birth because of the

involved must reject all that is unusual, supernatural and miraculous in the Bible. "What may be termed the divine philosophy of the virgin birth is revealed in two considerations—the first that so great was the guilt of sinning humanity that God Himself must suffer and atone for the sins of the world; becoming incarnate it must be made clear that while He was man He was also God—hence was man he was also God—Hence the supernatural conception and the virgm birth; the second, that only a perfectly sinless Saviour could redeem the world; there must be no inherited or imputed sin in the per-fect nature of the redeemer, hence

unusual and supernatural elements

the virgin birth. "The ministers and the members of the Presbyterian church, with of every unselfish and generous vir-tue. She draws him by the cords of teach the virgin birth of Jesus. If a pitifully small minority does not, that is their misfortune; it is not the fault of the Lord, the Bible, or the

"The General Assembly at Atlantic

ity. It is hers chiefly to care for the city called attention to its deliver-sick, to relieve the poor, to comfort ance in 1910, that 'it is an essential ance in 1910, that 'it is an essential doctrine of the Word of God and of our standards that Our Lord Jesus Christ was born of the Virgin Mary.

"To this statement of belief the commissioners of New York Pres tery, including its Moderator, pledged their loyalty and that of their presby- In this they tery, and pledged further that their presbytery would not in the future ordain to the Presbyterian ministry young men who have not mental caliber and spiritual grace enough to understand that the Bible means what it says about the virgin birth of Jesus and all other matters.

The great creeds of Christendom, the Apostles' and the Nicene Creed the Augusburg and Westminister Confessions and the thirty-nine articles of the Church of England all declare their belief in the virgin birth. The highest and the finest productions of literature reveal the faith of multitudes. Canon Farrar in his 'Life of Jesus' says: 'As one stands moved by emotion in the Chapel of the Nativity and looks upon the silver star set in marble, surrounded by sixteen ever burning lamps and encircled by the inscrip-tion, 'Hic de Virgine Maria Jesus Christus Natus Est,' he has a picture painted in the colours of heaven of the sinless birth of the Redeemer of

"'In the beauty of the lilies Christ was born beyond the sea, With a glory in his bosom that trans figures you and me.'

"Art has paid its tribute to the virgin birth. Who can look upon Raphael's 'Madonnas' and not believe that a divine fact was the inspiration of their creation?

"Music has rendered its symphonies in honor of the virgin birth. Who can listen to the strains of the 'Adeste Fideles': 'God of God, light of light, very God begotten, O come, let us adore Him, Jesus Christ, Lord,' and not believe that a divine fact was the inspiration of such har-

'Such a Christ we worship, such a Lord we follow, to such a Saviour we ascribe the glory and the praise of our redemption.

SOBRIETY BY CONVICTION

forty-sixth annual convention of the not it is a failure: nay more, it may Catholic Total Abstinence Union of America, Archbishop James J. Keane emphasized a lesson that is much needed in these days of prohibition Too many atta by civil statute. He warned his audience that men must be made rux of the whole problem, weakness of character.

The drunkard is such by an act of the will, and the will is an elusive faculty, far beyond the reach of statutes. Though law may prevent the sale of intoxicants, yet it does not abate the passion for drink. As a consequence, men who are sober by compulsion only are apt to give themselves to vices as destructive as drunkenness. They cannot indulge their passion in one way, but it will find an outlet in a thousand other ways. It would be a blessed thing if all people were temperate to the last degree, but this boon must be Father Mathew, of whose work Arch

bishop Keane says "I saw communities in my boy-hood who, when they wanted to that it is well to be learned, polished to-day, throughout America, you can shake the hands of men who took the pledge from Father Mathew and have still kept it unbroken. It has made innumerable communities great furnish the strength and stability of nations. George Washington insisted on this truth, in the following prosperous and honored, and it is advice to his countrymen: winning favorable consideration from those outside our faith who are

and greater America." Men knelt in reverence and out of the fulness of adoring hearts swore unto God that they would never firmest props of the duties of men

religion which was at once a stay and an inspiration, and they went in honor to their graves under the protecting mantle of Christ, by whose power and for whose sake they denied themselves the least indul-

In this they but reflected the spirit of the Church which has never ceased to urge her children to deeds of virtue whether by mere temperance or by rigid abstinence. But this urging, especially to the latter virtue, has been done through the breath of the Spirit of God, gently inspiring the soul to conquer itself

This problem is not new to the Church. It reaches back to the first days of her existence. Her solution now is as it was then, prayer and the acraments, not statutes which drive the vicious to new excesses and deprive the virtuous of legitimate liberty. By prayer and the use of the Sacraments the self-indulgent Roman became the confessor of the catacombs or the martyr of the arena; by prayer and the use of the Sacraments the wassail-eledging Saxon was transformed into the gentle ascetic; by prayer and the use of the Sacraments all men will be rendered at least temperate Thus does the Church work : of the half-brute she makes the whole man; of the whole man she makes the saint. — America.

END OF EDUCATION

"Here is the object to be kept un ceasingly in view," says the Right Rev. James A. McFaul, D. D., Bishop of Trenton, N. J., "The Kingdom of God and His justice." That man may possess these is the supreme purpose of his life on earth:

If then we would have a true idea of education, of the Christian school and of the benefits it imparts, we must judge them by this standard. It applies equally well to the primary school, the college and the great university, for they are all only means to an end. These questions, therefore, are paramount. Does our education bring us nearer to God? Do the teachers, the equipment, the studies, the discipline, all minister to the entire well-being of the scholar? In a word does the educational training received make us physically, mentally, morally and religiously In an address delivered at the healthier and stronger? If it does be a danger, a hindrance, and even an obstacle to our present and

Too many attach little importance to the idea of educating a child with a view to his eternal welfare. The sober by conviction, not by legal enactment which disregards the very wealth, to display, and to worldly wealth, to display, and to worldly interest generally. On all sides this false education is being extolled. 'To get there' is the motto. How does not matter?

So the child is forced through a system that cultivates intellect and muscles, but not the soul. What lasting good can come from such a system? Bishop McFaul puts the pertinent question:

Amid the storms of life what will become of him whose intellect alone is disciplined, if he be not ballasted by religious training? Of what use to be expert accountants, skillful speculators, able business men "Captains of Finance" if we have no brought about by voluntary self-definial which is founded on love of conception of the rights of God and God and not on fear of law. This of the ten Commandments, and bereft has been the central idea of our of the means which the Almighty has most successful apostles both of temperance and total abstinence, priests like that flaming sword, Esther Wethew of whose work Arch. the strength to lead a virtuous life?

reform, knelt down in reverence and and cultured, yet it is far more pledged to God their word that they would never taste drink again, and to-day, throughout America, you can to-day, throughout America, you can life. The moral law, the decalogue,

Of all the dispositions and habits which lead to political prosperity, reinterested in movements for the betterment of man and for a truer supports. In vain would that man supports. In vain would that man claim the tribute of patriotism, who should labor to subvert these great firmest props of the duties of men drink again. Their souls hallowed and citizens. The mere politician,

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grace, they performed an act of equally with the pious man, ought igion which was at once a stay to respect and cherish them. A volume could not trace all their con nections with private and public felicity. Let it simply be asked, where is the security for property, for reputation, for life, if the sense o religious obligation desert the oaths which are the instruments of inves tigation in courts of justice? And let us with caution indulge the supposition that morality can be maintained without religion. Whatever may be conceded to the influence of refined education on minds peculiar structure, reason and experience both forbid us to expect that national morality can prevail in exclusion of religious principles. Sacred Heart Review.

> Woman trained in the school of Jesus Christ and filled with His spirit is called to exercise the most peneficent and salutary influence on the family and on society.-Leo XIII. Beyond our power of expression rests the eternal silence of thought.

McDonald .- At Monkland, Ont., on August 9, 1916, Mrs. Angus J. McDonald, formerly of Penetanguishene, aged seventy-eight years and eight months. May her soul

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Granny Visits The Exhibition

Do you see her? Dear old Granny! There she is trying to make her way into the lunch room. What a good time she has been having! And, oh! Look! There is a bulky parcel under her arm! How can she get through that crowd! Ah, she is in! She is giving her order! How the people smile at her! She is

Her order arrives, and with it a large bread knife. Granny then opens up

Everybody around gazes at her with good-natured curiosity as they watch Granny take out a loaf of bread. Oh! the grandest, most-tempting loaf of Granny's own homemade bread. It really makes one's mouth water.

"Where did you get it?" ventures one. "I made it," said Granny smiling benignly and unconcernedly on all. "Won't you have some?" As many as could sampled the loaf.

"I always bake my own bread and cakes," Granny is saying, addressing her admirers, "because-

> "First: Home-made things are more wholesome. "Second: It is more economical to bake at home.

Any woman can do as well. The only secret of success lies in the quality of

"For over fifty years I have used none but



